	Case 22-00744 L	Joc 237 Filed 0.	Dans 1 a	U U1/U6/25 13.17.37	Desc	Maii	1	
Fill in th	nis information to identify the o	case:	ient Page 1 0	14				
Debtor N	ame Property Holders, I	Ltd						
United S	tates Bankruptcy Court for the:North	nern District of Iowa						
Case nu	mber: 22-00744						this is	an
Case nu	inber. <u>– – – – – – – – – – – – – – – – – – –</u>	_			am	nended	J filing	
				J				
Offic	ial Form 425C							
Onic	14230							
Mon	thly Operating Re	nort for Small	Business Une	lor Chantar 11				40/47
IVIOII			Business Onc	der Chapter 11				12/17
Month:	November, 2024	4		Date report filed:	1/6/2 MM / I	024 DD/YY	YY	
Line of	business: Property Inv. &	Rental		NAISC code:	5313		_	
In acco	ordance with title 28, sectio	on 1746. of the United	States Code. I declar	e under penalty of periury	/			
that I h	ave examined the following	g small business mon	thly operating repor	t and the accompanying				
attacn	ments and, to the best of m			correct, and complete.				
·	sible party:	Charles Davisson, F	President					
Original	signature of responsible party	Clark Davis						
Printed	name of responsible party	Charles Davisson						
	1. Questionnaire	9						
Ans	swer all questions on behalf o	of the debtor for the peri	iod covered by this rep	port, unless otherwise indica	ated.			
						Yes	No	N/A
	If you answer No to any o	f the questions in line	s 1-9, attach an expl	anation and label it Exhibi	t A.	—		
1.	Did the business operate duri					₹ ¥		
2.	Do you plan to continue to op		month?			☑		
3.	Have you paid all of your bills							<u>_</u>
4.	Did you pay your employees Have you deposited all the re		into dobtor in nococci	on (DID) accounts?		<u> </u>		
5. 6.	Have you timely filed your tax		•	on (DIP) accounts?		<u> </u>		
7.	Have you timely filed all other							4
8.	Are you current on your quart			uptcv Administrator?				4
9.	Have you timely paid all of yo					\checkmark		
	If you answer Yes to any	•		explanation and label it Ex	hibit B.			
10.	Do you have any bank accou			-			$ \mathbf{\Lambda} $	
11.	Have you sold any assets oth	ner than inventory?					\checkmark	
12.	Have you sold or transferred	any assets or provided so	ervices to anyone relate	ed to the DIP in any way?			√	
	Did any insurance company of		-				$ \mathbf{\Lambda} $	
	Did you have any unusual or		expenses?				$ \mathbf{\Lambda} $	
	Have you borrowed money fro		•	on your behalf?			A	
	Has anyone made an investm		, , ,	-			$ \mathbf{\Lambda} $	

	Document Page 2 of 14				
ebtor N	Property Holders, Ltd Case number 22-00744				
	Have you paid any bills you owed before you filed bankruptcy? Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?			A	
	2. Summary of Cash Activity for All Accounts				
19.	Total opening balance of all accounts				
	This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.		\$	1,365	<u>5.4</u> 5
20.	Total cash receipts				
	Attach a listing of all cash received for the month and label it <i>Exhibit C</i> . Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of <i>Exhibit C</i> .				
	Report the total from <i>Exhibit C</i> here. \$5,287.88				
21.	Total cash disbursements				
	Attach a listing of all payments you made in the month and label it <i>Exhibit D</i> . List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of <i>Exhibit D</i> . - \$ 6,558.75				
	Report the total from <i>Exhibit D</i> here.				
22.	Net cash flow				
	Subtract line 21 from line 20 and report the result here. This amount may be different from what you may have calculated as <i>net profit</i> .	+	- \$_	-1,270	<u>).8</u> 7
23.	Cash on hand at the end of the month				
	Add line 22 + line 19. Report the result here.			0.4	
	Report this figure as the cash on hand at the beginning of the month on your next operating report.	=	= \$_	94	l. <u>5</u> 8
	This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.				
	3. Unpaid Bills				
	Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but				

have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

\$_\$1,750.00 24. Total payables

(Exhibit E)

Debtor Name Property Holders, Ltd

Case number 22-00744

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

\$						0
Ψ						

1

Λ

(Exhibit F)

5. Employees

- 26. What was the number of employees when the case was filed?
- 27. What is the number of employees as of the date of this monthly report?

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?	\$_	
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?	\$_	58,529.66
30. How much have you paid this month in other professional fees?	\$_	0
		0

31. How much have you paid in total other professional fees since filing the case?

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A Projected	_	Column B Actual	=	Column C Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ 12,050.00	-	\$5,287.88	=	\$6,762.12
33. Cash disbursements	\$_12,000.00	-	\$ 6,558.75	=	\$5,441.25
34. Net cash flow	\$50.00	-	\$1,270.87	=	\$1,220.87

35. Total projected cash receipts for the next month:

\$ 12,050.00

36. Total projected cash disbursements for the next month:

12,000.00

37. Total projected net cash flow for the next month:

= \$ 50.00

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Debtor Name Property Holders, Ltd

Case number 22-00744

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.

Official Form 425C

Reset

Exhibit A – unpaid bills November, 2024

Due to a shortage of funds we did not have sufficient cash on hand to fully pay professional fees – see Exhibit E.

Exhibit C

November, 2024 Rents Received, sale proceeds, credits etc.

GSCU mortgages:

838 15th **St SE** \$1,100.00 \$250.00

1713 7th **Ave SE** \$1,100.00

1818 7th Ave SE \$1,100.00

TOTAL: \$3,550.00

DUPACO mortgages:

3824 Indiandale Circle SE \$1,350.00

1025 20th **St SE** \$1,100.00

TOTAL: \$2,450.00

GRAND TOTAL: \$6,000.00

Exhibit D Listing of Check/ACH/Credit Card/Cash Disbursements November, 2024

Date	Check # etc	Payee	Amount	Purpose
Nov 4, 2024	ACH	Alliant Energy	\$20.43	Utilities
Nov 4, 2024	ACH	Alliant Energy	\$72.72	Utilities
Nov 4, 2024	ACH	Alliant Energy	\$126.90	Utilities
Nov 4, 2024	ACH	Alliant Energy	\$350.34	Utilities
Nov 4, 2024	Ck# 2182	Mr. Michael White	\$810.00	Subcontractor (1047 27 th St NE)
Nov 4, 2024	Ck# 2127	Ms. Courtney DeLong	\$420.00	Subcontractor (1047 27 th St NE)
Nov 6, 2024	Payment	Mr. Jeff Nickels	\$300.00	Subcontractor (1047 27 th St NE)
Nov 12, 2024	Payment	Mr. Jeff Nickels	\$250.00	Subcontractor (1047 27th St NE)
Nov 12, 2024	Payment	Mr. Jeff Nickels	\$100.00	Subcontractor (1047 27th St NE)
Nov 13, 2024	ACH	MidAmerican	\$25.47	Utilities
Nov 13, 2024	ACH	Homeside	\$155.50	Insurance
Nov 13, 2024	ACH	MidAmerican	\$374.40	Utilities
Nov 13, 2024	Withdrawal	Mr. Chris Avinger	\$100.00	Subcontractor (2842 14th Ave SE)
Nov 13, 2024	Withdrawal	Mr. Chris Avinger	\$120.00	Subcontractor (2842 14th Ave SE)
Nov 14, 2024	Ck# 2126	Linn Co Sherriff	\$80.00	Eviction service fee
Nov 15, 2024	Ck# 2136	CR Sheet Metal	\$113.44	Supplies (1841 Washington Ave SE)
Nov 18, 2024	Ck# 2154	Ms. Amanda Crane	\$403.00	Subcontractor (1047 27 th St NE)
Nov 18, 2024	Money Order	Linn Co Clerk of Court	\$425.00	Administrative fees
Nov 18, 2024	Ck# 2153	Ms. Courtney Delong	\$608.00	Subcontractor (1047 27 th St NE)
Nov 19, 2024	Money Order	Linn Co Treasurer	\$420.00	Delinquent tenant water bill
Nov 20, 2024	Payment	Mr. Jeff Nickels	\$300.00	Subcontractor (1047 27th St NE)
Nov 20, 2024	Withdrawal	Mr. Jeff Nickels	\$300.00	Subcontractor (1047 27th St NE)
Nov 21, 2024	Payment	Mr. Jeff Nickels	\$400.00	Subcontractor (1047 27th St NE)
Nov 25, 2024	Withdrawal	Mr. Jeff Nickels	\$20.00	Subcontractor (1047 27 th St NE)
Nov 27, 2024	Ck# 2148	Ms. Courtney DeLong	\$128.00	Subcontractor (1047 27 th St NE)
Nov 29, 2024	Payment	Mr. Dewayne Oliver	\$60.00	Subcontractor (825 18 th St SE)

Exhibit E

Unpaid Bills November, 2024

1) Mr. Douglas Flugum - \$1,750.00

Exhibit F

Accounts Receivable as of November 30, 2024

GSCU Rents:

None.

DUPACO Rents:

3824 Indiandale Cr SE

\$750.00

1025 20th St SE

\$300.00

351 20th St SE

\$1,100.00

2842 14th Ave SE

\$1,100.00

1734 5th Ave SE

\$1,200.00

2164 Blake Blvd SE

\$1,260.00



P.O. Box 179 Dubuque, IA 52004-0179

(800) 373-7600 / dupaco.com

ESTATE OF PROPERTY HOLDERS, LTD DEBTOR PO BOX 2328 **CEDAR RAPIDS IA 52406-2328**

Open a liday Club Account Save year-round for your holiday purchases. Go to Shine Online or Mobile Banking, or call 800-373-7600 or visit dupaco.com/save

	perating Account	BEGINNING BALANCE	TOTAL DEBITS	TOTAL CREDITS	ENDING BA	
	SD - 930590815	1,365.45	-6,558.75	5,287.88	94.5	8
		Titles: Estate of Property Holder	rs, LTD Debtor in Possession	BK Case No.22-00744		
DATE	DESCRIPTION			DEBITS	CREDITS	BALANCE
11/01	Previous Balance					1,365.45
10/31	MC Purchase ATT*	BILL PAYMENT ATT* BILL PAYME	NT DALLAS4 TX #9189 #0001	75.55		1,289.90
11/04	ACH Debit PAYMEN	IT Alliant - IPL ID2420331370 Tele	phone Initiated	20.43		1,269.47
	Transaction-					
11/04	ACH Debit PAYMEN	IT Alliant - IPL ID2420331370 Tele	phone Initiated	72.72		1,196.75
	Transaction-					
11/04		IT Alliant - IPL ID2420331370 Tele	phone Initiated	126.90		1,069.85
	Transaction-					
11/04		IT Alliant - IPL ID2420331370 Tele	phone Initiated	350.34		719.51
	Transaction-					
11/04	Transfer Deposit				1,100.00	1,819.51
11/04	Check #2182			810.00		1,009.51
11/05	Check #2127			420.00		589.51
11/06	Jeff Nickels			300.00		289.51
11/07	Tfr from XXXXX089	8 Internet Banking Tran Estate of	Property H, in		900.00	1,189.51
	Possess					
11/12	Jeff Nickels			250.00		939.51
11/12	Jeff Nichols			100.00		839.51
11/13		MIDAMERICAN ID4421425214		25.47		814.04
11/13		M HOMESITE ID1043361207		155.50		658.54
11/13		MIDAMERICAN ID4421425214		374.40		284.14
11/13	Withdrawal			100.00		184.14
11/13	Withdrawal			120.00		64.14
11/14	Coin Deposit - Chan	ige			1.88	66.02
11/14	Deposit - Change				16.00	82.02
11/14	Check #2126			80.00		2.02
11/15	Transfer Deposit				1,100.00	1,102.02
11/15	Check #2136			113.44		988.58
11/15	Eviction Refund				100.00	1,088.58
11/18	Check #2154			403.00		685.58
11/18	Transfer Deposit				1,100.00	1,785.58
11/18	Money Order Purch	ase		425.00		1,360.58
11/18	Check #2153			608.00		752.58
11/19	Deposit				420.00	1,172.58
11/19	Money Order Purch	ase		420.00		752.58
11/20	Jeff Nichols			300.00		452.58
11/20	Withdrawal			300.00		152.58

Progress/plans narrative November/December 2024

A) Overall Summary

GSCU: A full-price offer has been submitted and accepted for 1713 7th Ave and the buyer has requested an additional extension for closing to January 28, 2025. 1841 Washington Ave closed and is final as of 11/20/24. 825 18th St renovation has been completed, it was listed in early October and it was sold for full-price with closing expected November 19, 2024, however the buyer had to back out due to problems with his financing. So, the property was re-listed immediately and was sold for over full-price at \$133,500. Closing is scheduled for January 24, 2025. These two sales will bring us to a point of being very close to completing the payoff to GSCU.

The schedule for **DUPACO** mortgages is scheduled to be on target with the sale of three additional properties. The sale and closing of 357 17th St was delayed but finally occurred on December 5, 2023, allowing for payment to DUPACO and full payment of administrative costs at that time. Another DUPACO property, 1748 C Ave was listed and sold in April for \$168,000 (appraised at \$112,000), with closing on April 30, 2024 (the proceeds, \$41,001, from the sale of 1748 C Ave were used immediately on April 30 to reduce the DUPACO debt and to pay taxes to Linn County Treasurer). With these two sales, the overall debt was reduced to approximately \$1,610,000. Next, 2009 Memorial Dr was entirely renovated, was listed, and sold (closed) June 26, 2024 for \$317,000 (this was \$42,000 more than DUPACO's appraisal).

In addition, 2916 Iowa Ave had been undergoing renovation and it was close to being listed for sale, however the former tenant caused major vandalism of this property. So then we quickly pivoted to another property – 1047 27th St NE. Based on recommendations from realtor Cory Rath and his analysis of the market, we are preparing 1047 27th St NE for expected listing in early January. We will then return to Iowa Ave after completion of the 27th St property, with a goal of completing that project in late January. Between these two properties (Iowa Ave and 27th St) and Cory Rath's predictions, these sales will generate enough after commission and expense to bring the DUPACO debt to close to reaching the three-year target of \$950,000.

It should be noted that we continue to follow the plan as originally laid out, that is, to prepare properties for sale, focusing on getting GSCU paid off as quickly as possible so that the judgement will be released. This will then open up time and resources so that the rental aspect of the business can return to its previous state. Importantly, most all of our time and resources over this past year and a half have been devoted to preparing houses for sale rather than shoring up the rental aspect of the business. We anticipate that this situation will change sometime in the first half of 2025 when we can return to 'business as usual'.

We continued to make progress toward the projected renovations/listings this past month, despite delays due to a number of factors: 1) shortage/delays for some supplies needed to complete the projects; 2) multiple regularly scheduled rental inspections (which occur every three years in CR) have come up and required my crew to be engaged with preparing for this. There have been 15 of them in 2024 so far, including most recently 2842 14th Ave SE and 1734 5th Ave SE, both of which passed inspection. While these inspections take a lot of work as the rental code is continuously being updated, all properties passed again and are in full compliance – this further ensures that the future rental business will be robust as outlined since the properties have passed inspection. The time and resources that have gone into this have resulted in ALL properties meeting or exceeding standards set forth.

Despite this, significant progress has been made. Much of this recent work has been completed by Mr. Davisson.

C) Details on individual properties:

1713 7th Ave SE: This property, which has been entirely renovated both inside and outside, was listed on Sept 23, 2023 at \$225,000 (appraised at \$72,000). However, due to the slowing of the market, our realtor recommended dropping the price to \$195,000 which we have now done. Full exterior renovations include fresh paint, new fencing, brand new garage, brand new back deck and front porch and landscaping. The interior was also fully renovated, including painting, new bathrooms, and kitchen (including all new appliances), flooring, new light fixtures, etc. Mr. Davisson performed all finishing work on this property, ie his "sweat equity". This property was under contract but the appraisal fell short of sale price by \$12,000 so this sale fell through; we immediately re-listed it and there continue to be showings and positive reviews. Now the property has been sold again at the new reduced full price of \$175,000 and closing is expected in late January 2025.

1841 Washington Ave SE: After a few delays, this property renovation was completed and was listed November 22, 2023 at \$140,000 (appraised at \$73,000). The house has been entirely repainted both inside and outside, new flooring has been added throughout, as has new lighting. It has a brand-new bathroom and kitchen (including all new appliances), fresh landscaping, etc. Mr. Davisson has devoted significant time to this project, ie his "sweat equity", stepping in to do much of the work himself as his team members were out sick. This property was under contract and closing was expected in early April but at the very last minute the buyer pulled out. The property was then re-listed. Recently the property has sold now for the fourth time at full asking price of \$134,900. Closing on this property occurred on Nov 20, 2024.

1748 C Ave NE: The tenant at this property moved out on Aug 15, 2023. The extensive renovations required to prepare it for sale, including interior painting, kitchen updating, bathroom repairs, light fixture updates, exterior repairs to siding and windows and landscaping are near complete. This house was listed and sold April 30 for \$168,000.

825 18th **St SE:** The tenant in this property notified us she will vacate, so we have decided to move this property up the list (originally designated "to be held") and have made significant progress toward preparing it for sale. It is anticipated that this property will be listed in late September 2024. All updates, renovations and improvements have been made and this property was listed in early Oct 2024. The house has now sold for over asking price of \$133,500 and closing is anticipated for January 24, 2025.

2009 Memorial Dr SE: The tenant in this property vacated on Dec 20, 2023 and we have decided to move this property up the list (originally designated "to be held") for sale. We have recently re-painted the entire interior and installed new flooring, and have updated all lighting, bathrooms, exterior, landscaping. It was listed in April for \$315,000. It sold initially but the buyers backed out at the last minute so it was immediately re-listed. This property sold for \$317,000 and closing occurred June 26, 2024.

Other: All of this work is proceeding on top of the normal activities with maintaining the various rental properties (including significant time spent on lawn care and general maintenance), and recent work preparing properties (see above) for inspection which occurs every three years. This work is carried out by the various subcontractors as well as Mr. Davisson (sweat equity).

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11/01/2024 to 11/30/2024

DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
11/20	Deposit		300.00	452.58
11/21	Jeff Nickels	400.00		52.58
11/25	Withdrawal	20.00		32.58
11/27	Tfr from XXXXX0823 Transfer Deposit Estate of Property H, in Possess in		250.00	282.58
	Possession BK Case No. 22-00744 Estate of Pr			
11/27	Check #2148	128.00		154.58
11/29	Dawyne Oliver	60.00		94.58
11/30	Ending Balance			94.58

Cleared Share Drafts

(^ Indicates an Electronic Check)

(* Indicates the check number is out of sequence)

DRAFT #	DATE	AMOUNT									
2126	11/14	80.00	2136 *	11/15	113.44	2153 *	11/18	608.00	2182 *	11/04	810.00
2127	11/05	420.00	2148 *	11/27	128.00	2154	11/18	403.00			

EXPLANATION OF INTEREST CHARGE ON OPEN-END ACCOUNT

The INTEREST CHARGE on each open-end account shown on this statement is computed by multiplying the daily periodic rate by the daily balance of that account on each day of the billing cycle. The daily balance is determined as follows: For each day of the billing cycle we takethe balance of the account for the previous day, add any new loans and charges, and subtract any credits and payments made on that day. INTEREST CHARGES are also subtracted until you make a payment. This gives us the daily balance of your account for that day. The billing cycle is the time between each statement, which will be approximately one month.

IN CASE OF ERRORS OR QUESTIONS ABOUT LOANS ON YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet of paper at PO Box 179, Dubuque, IA 52004-0179 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS (EFT)

Write us at PO Box 179, Dubuque, IA \$2004-0179 or call us at 800-373-7600 as soon as you can if you think your statement or automated teller machine receipt is wrong or if you need more information about a receipt or an EFT transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number.
 2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business day (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit you account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

SHARE DRAFT R	ECONCILIATION
Outstanding Share Drafts	Ending Balance
NUMBER AMOUNT	Shown on this
\$	Statement\$
<u> </u>	_ Add Deposits
`	Not Shown on
<u>`</u>	this Statement\$
,	_
,	– Subtotal\$
\$	_
	_ Subtract Total
<u> </u>	Outstanding Drafts
<u> </u>	 Equals Adjusted
<u> </u>	_ Ending Balance\$
<u> </u>	
\$	 Adjusted ending balance shown above should agree with the balance shown in
\$	your share draft book.
<u></u>	_ your share drait soom
<u> </u>	NOTE: Be sure to deduct any charges, fees
\$	or withdrawals Shown on your statement
`	(but not in your share Draft book) that may
<u>\$</u>	apply to your account. Also, be Sure to add any dividends or any deposits shown on
	Your statement (but not in your share draft
	 book) That apply to your account.
\$	_
<u> </u>	Your savings federally insured to at least
<u> </u>	\$250,000 and backed by the full faith and credit of the United States Government
\$	- National Credit Union
\$	Administration, a U.S.
\$	Government Agency
\$	
TOTAL \$	EQUAL HOUSING OPPORTUNITY